

BADGERCARE PLUS CORE PLAN HEALTH INSURANCE COVERAGE AND EXCEPTIONS

The BadgerCare Plus Core Plan is a limited plan that covers basic health care services, including primary and preventive care as well as generic drugs for the long term uninsured. For more information, go to: badgercareplus.org or call 1-800-362-3002.

HEALTH INSURANCE COVERAGE: You cannot enroll in the Core Plan if you:

- Are currently covered by health insurance, or
- Had health insurance in the previous 12 months (See Example 1).

Health insurance coverage means medical care benefits provided through group or individual health insurance. It does not include coverage through the Health Insurance Risk Sharing Plan (HIRSP), Medicaid, BadgerCare Plus, the Wisconsin Well Woman Program, state or federal veterans benefits, or other public health care programs or benefits for the uninsured.

Exceptions: You do not have to wait for 12 months to enroll in the Core Plan, if your coverage ended because:

- You were laid off or fired from a job through no fault of your own (see Examples 2 and 3),
- You stopped working due to a health condition of your spouse, child, parent or yourself (see Examples 4 and 5),
- Your job stopped offering health insurance for all employees (see Example 6),
- You lost coverage due to the death or divorce of the policyholder (see Examples 7 and 8), or
- Your COBRA coverage period ended (see Examples 9-12).

ACCESS TO HEALTH INSURANCE: You cannot enroll in the Core Plan if you:

- Could have signed up for insurance, regardless of the cost to you, through a current employer in the last 12 months (see Example 13); or
- Can sign up for insurance, regardless of the cost to you, through a current employer during the month of application, or in any of the three months following the month of application for Core Plan (see Example 14).

Exceptions: You may be able to enroll in the Core Plan, if you didn't sign up for coverage through a current employer in the last 12 months if:

- You didn't sign up for coverage through a current employer because you were already enrolled in Medicaid, BadgerCare Plus, GAMP, HIRSP (see Example 15), or
- You tried to sign up for coverage through your current employer but were denied because of pre-existing conditions (See Example 16).

STUDENTS

If you are a student who was enrolled under your parent's health insurance, you will not be able to enroll in Core Plan for 12 months from:

- The date you aged out of your parent's plan; or
- The date your parent(s) dropped you from the plan.

If you are a college student who is or was enrolled in a student health plan through your school, you will not be able to enroll in Core Plan for 12 months from the date your plan ends.

If you are a college student and your school offers a student health plan, but you have not enrolled in that plan, you can be enrolled in the Core Plan if you meet all the other program rules.

COBRA

- If your employment ended through no fault of your own and you could have taken COBRA but chose not to, you can enroll in the Core Plan without a waiting period.
- If you took COBRA coverage, you cannot enroll in the Core Plan until 12 months after the COBRA coverage ended, or the COBRA continuation period expired, whichever comes first. (See Example 10)

EXAMPLES

Current or Past Health Insurance Coverage

Example 1: You had health insurance through your employer. Six months ago you quit your job and your health insurance ended and you did not sign up for COBRA. You must wait an additional six months after your health insurance coverage ended before you can enroll in Core Plan.

Example 2: You had health insurance through your employer. Two months ago, your employer went out of business so your job ended and so did your health insurance coverage. You did not sign up for COBRA. You would not have to wait 12 months to enroll in Core Plan.

Example 3: Your employer reduced your hours at work even though you didn't want your hours reduced. You lost your insurance because of this involuntary reduction in your hours. You do not have to wait 12 months before you can enroll in the Core Plan.

Example 4: You had health insurance through your job. Your spouse was severely injured in an accident and you had to quit your job to stay home and take care of him. When you quit your job, you lost your health insurance and you did not sign up for COBRA. You would not have to wait 12 months to enroll in Core Plan.

Example 5: You are a victim of domestic abuse who has been forced to quit the job that provided you with health insurance coverage, and the voluntary quit is considered "good cause" for unemployment compensation. You do not have to wait 12 months before you can enroll in the Core Plan.

Example 6: Your employer was providing a health insurance plan for employees. However, six months ago, your employer said s/he could no longer afford to pay for the insurance, so the company dropped the health insurance plan for all of the employees and you did not sign up for COBRA. You would not have to wait 12 months to enroll in Core Plan.

Example 7: You and your spouse were covered under his/her health insurance plan through your spouse's employer. Your spouse passed away 9 months ago. Because the health insurance was through your spouse's employer and s/he was the policyholder, the health insurance plan ended when s/he died and you did not sign up for COBRA. You would not have to wait 12 months to enroll in Core Plan.

Example 8: You were married and you were covered under your spouse's health insurance plan through his/her employer. Three months ago, you were divorced. You were removed from the health coverage plan because the health coverage was through your ex-spouse's employer and the plan will no longer cover you and you did not sign up for COBRA. You would not have to wait 12 months to enroll in Core Plan.

Example 9: Your job ended two years ago because of downsizing. At the time your job ended, you enrolled in the COBRA plan. Even though you started a new job 12 months ago, your new employer did not offer any health insurance coverage so you kept your COBRA plan coverage. Your COBRA plan only allowed you to be enrolled for 18 months so your COBRA ended 6 months ago. You would not have to wait 12 months to enroll in Core Plan.

Example 10: You were laid off from your job on 12/31/08. You paid for COBRA coverage for January and February and dropped it in March because it cost too much. You cannot enroll in the Core Plan for 12 months after your COBRA ended.

Example 11: You were laid off from your job on 12/31/08. You could have had COBRA coverage for 12 months if you paid \$500 each month. You decided you could not afford the coverage and decided not to take it. You would not have to wait 12 months to enroll in Core Plan.

Example 12: You were laid off from your job and had COBRA coverage for 12 months. You then decided to extend your COBRA an additional 6 months. However, you cancelled your plan in month 14. You would have to wait 4 months to enroll in Core Plan (the end of the COBRA continuation period, because that is less than 12 months after COBRA coverage ended).

CURRENT OR PAST HEALTH INSURANCE ACCESS

Example 13: You are employed and your employer offers a health insurance plan, but employees must pay \$500 per month for premiums and there are high deductibles for services so you chose not to enroll in the plan when you could have last year. Each October, your employer offers open enrollment and any employees can sign up for the insurance plan. You cannot enroll in the Core Plan.

Example 14: You apply for Core Plan in May because you don't have health insurance. However, you recently started a new job and can enroll in the insurance plan in July. You cannot enroll in the Core Plan.

Example 15: You have been enrolled in HIRSP for several years. One year ago you started a new job. After 6 months, you were able to sign up for insurance through your employer. The insurance your employer offered would have cost you more than you would pay for HIRSP so you did not sign up for the employer insurance. Because HIRSP is a public health program, you may be able to enroll in the Core Plan without a 12 month waiting period.

Example 16: Your employer offers insurance, so you tried to sign up. But, because you have a pre-existing medical condition, you were denied coverage. You can enroll in the Core Plan if you meet all the program rules.